

BANK WILL BEGIN BUSINESS TUESDAY

Federal American Corporation Has Twelfth and G Streets Office.

Scheme to Encourage Savings Deposits—Deals in High Grade Bonds.

In addition to the old banking methods many new features will be introduced by the Federal American Banking Corporation, which will open at Twelfth and G streets northwest, Tuesday morning.

The site is a well-known banking corner, having been used for ten years or more by the Ohio National Bank.

The officers of the new bank are well known in financial and real estate circles. Rignald W. Beall, of the Moore & Hill Company, has been elected president, with Cornelius Eckhardt and Harry P. Huddleson, vice presidents, and John W. Holcombe, secretary.

Under an act of Congress all banks are compelled to report to the Comptroller of the Treasury. This brings the new banking corporation under the supervision of the Treasury Department. Two per cent interest will be paid on all commercial accounts, while 3 per cent and upward will be paid on savings. The idea of the new bank is to encourage savings accounts, and to conserve that end a long deposit term system will be inaugurated. The longer the accounts run the higher the rate of interest paid. The corporation will also buy and sell real estate, bonds, and will make a specialty of handling high grade notes, corporation bonds, and municipal bonds.

There are 100 representative citizens on the advisory board. Fifty of these are Washington men and the remainder are out-of-town members. The bank will accept accounts ranging from \$1 to \$10,000.

The hours of banking will be from 9 o'clock in the morning until 5 o'clock in the afternoon.

The directors of the new institution are Harry P. Huddleson, William T. Griffith, Rignald W. Beall, John W. Holcombe, Cornelius Eckhardt, Gustave Bender, Lee L. Herrell, John H. Fisher, George W. Chamberlaine, Samuel W. Cockrell, F. A. Silver, Assistant Cashier, James J. Collins, Assistant Secretary, C. M. Stoy, Attorney, Charles W. Darr.

SENATORS ASTOUND CABINET MEMBERS

Department Heads Show Authority for Sending Communications to Senate.

Cabinet members have been astounded at the attacks made by Senator Aldrich, Senator Heyburn, and other members of the Senate against the sending of communications to Congress by the department heads. They assert the practice, instead of being new, is one of long standing and sanctioned by the rules.

After the journal is read the presiding officer shall lay before the Senate messages from the President, reports and communications from the heads of the departments and other communications addressed to the Senate, etc.

Attention is called to the fact that this rule refers specifically not only to the reports of, but to "other communications" from the heads of departments, within which classification the communications to which Senators Aldrich, Heyburn and others have taken umbrage come.

The origin of this custom of communicating to the respective houses of Congress is lost in antiquity, according to the members of the Cabinet, none of whom has been able to find the beginning of the practice.

Bank's New Head Well Known In Financial World



RIGNALD W. BEALL, President Federal Banking Corporation.

FORESTER URGED TO SAVE TREES

Christmas Season Brings Storm of Protests to Pinchot.

This is the time of the year when hundreds of thoughtful people feel it their duty to ask Gifford Pinchot, the United States Forester, what he thinks about the Christmas tree question.

With the approach of the Christmas season the letters coming into the Forest Service begin to increase, and the mail clerk works overtime and wishes for the passing of the season as earnestly as the tired-out, expressman or the nerve-wrecked shopgirl. The running capacity of the elevators in the red brick building on F street, which Uncle Sam rents for the service, is severely taxed, for many a personal visit to plead for the Government's intervention in the "needless destruction of the nation's forests by the cutting of Christmas trees."

The reply of the man who for ten years has been in the thick of the fight for the conservation of the country's forest resources is often a great surprise to those who would do away with the custom of taking an evergreen from the hillside to contribute to the festivities of a single day.

"I have thought a good deal about this Christmas tree matter," the forester said to a caller yesterday, "and have finally reached this conclusion: Trees are for use. There is no other use to which these trees could be put which would contribute so much to the happiness and good of mankind as their use for the children and family on Christmas Day."

"So far as endangering the future life of our forests is concerned, the effect is infinitesimal compared with the destruction caused by forest fires and wasteful lumbering. It is estimated that 4,000,000 Christmas trees are used in this country each year, one in every fourth family. If planted four feet apart these could be grown on less than 1,400 acres, a good size farm. You see, the amount is utterly insignificant when compared to the other great drains on the forests."

Practically all conifers can be and are used as Christmas trees in this country, but the most popular ones are the firs, spruces, pines, and the cedars. The pines are in great demand for Christmas trees when fir and spruce are not available, or are only to be had at a high price. Throughout Maryland and Virginia, and in Washington, the Virginia pine and, to a lesser extent, the cedar supply the demand. The fir is abundant in Colorado, but it grows in high, inaccessible places and therefore the Douglas spruce and the lodgepole pine are more often used. The lodgepole pine is also popular in Wyoming and other Rocky Mountain States. In California, it is not uncommon to find the incense cedar and young coast redwoods used as Christmas trees.

KAISER SAYS OFFICERS MUST BE WARRIORS

BERLIN, Dec. 14.—Officers who are not able to fill their positions in time of actual warfare are not wanted in any army, no matter how splendid they appear at parade drill, is the latest dictum of the Kaiser, who, while resting at Highliffe castle, has been working hard on the basis of notes made by him personally during the great maneuvers this fall.

One of the first victims to the Kaiser's order is General Baron Blasing, commander of the seventh army corps, a soldier of the old school, who commanded the army which was defeated under the critical eyes of the Kaiser during the maneuvers.

He has been asked to resign and has sent in his resignation, to take effect from January 1. It is understood that he is only the first of a number of Prussian generals who will have to retire to make room for younger and more active men.

PLUCKY NAVY WIFE WINS NEW CHANCE FOR HUSBAND

Navy Department officials are occupying themselves with the case of Lieutenant Colonel Perkins, of the United States Marine Corps, who was recently recommended by an examination board for retirement, and if he is saved from that official fate it will be due to the efforts of his wife, Mrs. C. M. Perkins, and her pluckiness has won the admiration of all but Navy Department officials, who are much worried. After the department had decided that Colonel Perkins should be placed on the retired list for disability, Mrs. Perkins came to the rescue, and mustered up Congressional influence strong enough to compel the department to reconsider its action, with the hope that Colonel Perkins might be allowed to remain in the service.

To Senator Perkins of California, Representative Livingston of Georgia, Representative Gaines of West Virginia, and other national legislators Mrs. Perkins made appeal. These three finally consented to take the matter up with the White House and the Navy Department. Their help was effective, at least to the extent that the case was reopened, and the papers are being again reviewed.

Colonel Perkins, shortly after his return from duty in China, was sent to take command of the marine guard in the canal zone. The service in China and the tropical climate of Panama were trying, and after a time he was ordered before the medical board for mental surgery. The board recommended his retirement on grounds of disability incident to the service, and this was approved by the judge advocate general, Secretary Metcalf, and President Roosevelt.

Orders for the officer's retirement were about to be issued when word came from the White House for a reconsideration of the case. Navy Department officials feel inclined to stand pat on their original indorsement, and it will probably be left to the President to decide whether or not Colonel Perkins will be retired.

Colonel Perkins is now at his home in Berkeley, Cal. He is not a relative of Senator Perkins, the Senator taking up the case as one of his constituents.

TEMPERANCE PLAY CAST IS GIVEN A RECEPTION

Union Tent, I. O. R., formerly the Union Dramatic Club, gave a reception Friday evening in honor of the cast of the "Ten Nights in a Barroom" company, which gave a most successful production in Odd Fellows' Hall Thanksgiving Day.

Those present were Mrs. W. Emily Winfield, Miss Jennie Ray, Miss Blanche Columbus, Miss Mabel Columbus, and A. C. Columbus, J. F. Vahmeyer, Mr. McMann, C. E. Sheekels, G. B. Payne, George Friedman, Zollic Wright, J. P. McGuinness, and Claude B. Farr.

THE REV. G. E. WHITEHOUSE TO SPEAK AT Y. M. C. A.

The Rev. George E. Whitehouse, pastor of Emanuel Baptist Church, is announced for the men's meeting of the Young Men's Christian Association today in an address on "A Wireless Message."

At the meeting for boys today General Secretary Edward W. Hearne will speak of "The Conqueror," and the musical numbers will be rendered by the Washington Concert Orchestra.

FIGHT TO DEATH, ROBBERS' PLAN

TIFLIS, Dec. 14.—Cornered by twice their own number of troops, the sixty robbers who ditched the Tiflis-Baku mail train, hurling bombs and firing revolvers among the wrecked passengers, are reported to have intrenched themselves and to be preparing to die fighting.

As many soldiers as could be gathered took the trail of the outlaws within thirty minutes after the train was wrecked last night. The robbers suffered severely in the fight and the necessity of carrying their wounded with them hampered them so much that they were overtaken.

The troops are understood to have surrounded the fugitives and to be engaging them at long range until reinforcements reach them, when a desperate fight and a slaughter of the briganda is expected.

Xmas Giving Made Easy

by

The Castberg Credit Plan

Hard times and little cash should not deter you from giving as good a Christmas Present as you have given heretofore. Our easy terms enable you to buy a

Diamond, Watch or Other Piece of Jewelry

And pay for it in convenient weekly or monthly sums. Our stock is most complete, including rare jewels of exquisite color and brilliancy. Remember, strictly cash stores buy on credit and sell for cash; we buy for cash and sell on credit. That is why our prices are the lowest.

All the Credit You Want for All the Jewels You Want.

CASTELBERG'S

935 Pennsylvania Avenue

Useful and Sensible Gifts—Black Underskirts

75c Black Satine Skirts, wide accordion ruffle.....49c

50c Black Skirts, extra wide, wide shirred ruffle; sale price.....69c

\$1.39 and \$1.49 Silk Mercerized Skirts in 5 different styles; double accordion ruffle; 2 wide ruffles with 3 strapped bands; extra wide accordion pleated skirts; all have dust ruffles. Very special.....98c

Genuine Heatherbloom Skirts, extra wide, with deep shirred and tucked ruffle and dust ruffle. For this \$1.69 sale.....

Excellent Gifts—Gloves for Men, Women and Children

Ladies' 3c All-wool Golf and Black Pleace 16c

Men's 3c Black Pleace Lined Gaunt 49c

15c Ladies' and Children's Mitts.....9c

75c Boys' Kid 49c

15c Men's Walking Gloves.....\$1.00

15c Ladies' Kids, all colors.....69c

Linen Towels, Linen Table Covers, Scarfs, and Shams for Fine Gifts

25c All-linen Towels, either heavily fringed with rich colored borders or hemmed with 2 rows of hem.....25c

15c white satin-finished Towels with rich red borders, heavy fringed.....9c

Scarfs and Shams in either the cut-out patterns or the sheer fine Swiss.....25c

15c Bed Spreads, heavy Marcelline patterns, double bed size; special.....98c

For the Children—Dolls and Teddy Bears—Big Bargains

25c for the best 12 inch doll, dressed or undressed; all jointed; light or dark wig; a sleeping doll, great value, 25c.....49c

49c for a good-sized all jointed doll, either dressed or undressed; a sleeping doll with light or dark hair.....98c

98c for the great 18 inch doll ever shown at that price, full 23 inches high, natural hair; sewn wig; either dressed or undressed; a sleeping doll.....98c

Large size Teddy Bears, that growl when pressed.....98c

Fasciators, Infants' Sacques, Toques, Booties, Etc.

Small lot of Stocking Caps, that sold up to 25c; for this sale.....11c

Infants' 75c white heavy knit drawer leggings.....49c

3c Ladies' Shawl patterns.....25c

all colors.....25c

Dressing Sacques Make Excellent Presents

75c rich patterned fleece-lined Kimonos, trimmed fronts; collars and cuffs.....49c

\$1.50 Long Kimonos, of fleece-lined, wide flowing sleeves. Beautiful patterns.....98c

BEHREND'S

722-724 7th St. N. W.

The finest quality of Chiffon Broadcloth Suits, built in the swiftest military style coat; has the "a la Militaire" heavy silk frogs with wide silk braid all around jacket. Skirt is full pleated with long velvet and braid trimmed collars and cuffs. A great bargain.....\$16.95

12.98 Black Wool Thibet Coat, all silk lined with wide silk braid edging lining; full 50 inches long; velvet and braid trimmed collars and cuffs. A great bargain.....\$7.95

15.00 strictly all wool Suits, in the swell and popular half fitted back Prince Chap style; all silk lined; skirt is full pleated with fold of same material; in shades of garnet, blue, brown, green and black. Special.....\$9.95

3.00 Melton Cloth Skirts in black, brown, and blue; made in the stylish all around pleated effect with fold of same material; an extra wide skirt of 3.00 value. Special.....\$1.98

Strictly all-wool Panama Skirts, made in the stylish full kilted effect with 1 wide or 2 narrow silk folds in black, brown, or blue; a regular \$5 garment for.....\$3.97

For the Most Sensible and Appreciated Gift, Give a Coat, Suit or Skirt. Our Suit Dept. Bargains Are Great Money-Savers.

Nothing Is More Givable Than a Swell Waist

Heavy black Taffeta Silk Underdrek, made with wide shirred ruffle and dust ruffle. Special.....\$3.98

Ecor and white Lace Waist, made in the popular Fluffy Ruffle effect with yoke and collar of heavy Venice lace; foundation of China silk. The greatest of bargains for \$2.98.....\$2.98

Just received a pretty assortment of white, striped, or plain color madras, serviceable gingham, or black satin waists, worth up to 75c. Special price.....49c

Black and white Silk Waists, all-over china silk; Waists in ecru and white, made over choice silk; or all-wool nuns veiling waists in cream, blue, and black, elaborately trimmed with lace and medallions; actual \$3.50 garments. Special.....\$1.98

Handkerchiefs and Silk Mufflers for Men, Women, and Children, Nicely Boxed, Make Excellent Presents.

15c Men's Silk Initial Handkerchiefs.....25c

50c white Hemstitched Handkerchiefs.....25c

15c extra size heavy weight all-silk Mufflers, in black and white. Special.....98c

10c men's white hemstitched or ladies' lace Handkerchiefs.....5c

Good sized Silk Handkerchiefs, with silk initial.....25c

15c Ladies' 15c heavily embroidered lace edged Handkerchiefs, pretty designs.....10c

\$1.00 large Silk Mufflers, in black and white, beautiful designs.....75c

Ladies' 15c heavily embroidered Handkerchiefs, or pure linen Hemstitched.....12 1/2c

60c black and white Silk Mufflers, rich patterns.....49c

An Elegant Present for Man or Woman—Umbrellas

98c for gent's and ladies' gloria Silk Umbrellas, with gold and silver, pearl or horn or natural boxwood handles; worth \$1.50. Special, 38c.

\$1.69 for Ladies' Union Silk Umbrellas, with the swiftest of pearl, gold, or silver handles; well worth \$2.50. Special, \$1.69.

\$2.89 for Ladies' All-Silk Umbrellas, with the finest of imported handles, all paragon frames. Special, \$2.89.

Elegant Gifts for Men at Little Cost

50c Silk Ties, nicely boxed.....25c

75c Shirts, all kinds.....49c

50c Suspenders, nicely boxed.....25c

60c Outing Gowns.....49c

75c Military Brushes.....49c

80c Collar and Cuff Boxes.....49c

80c Smoking Sets.....79c

15c Black and tan Sox.....9c

50c Shaving Sets.....60c

80c Silk embroidered Sox.....12 1/2c

50c Bronze Match and Cigar Holders.....25c

50c Leather Wallets.....49c

Elegant Gifts for Ladies at Little Cost

30c fancy Neckwear, nicely boxed.....25c

25c Silk Garters in glass box.....10c

50c Neckwear, nicely boxed.....49c

75c Lace Veils, boxed.....49c

6 pieces Ruching, in box.....25c

25c and 50c Back Combs.....25c

15c black and fancy Hosiery.....80c

50c Leather Carrying Bags.....25c

25c Military Supporters.....17c

80c Hand Bags, containing purse.....49c